

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JUSTIN M. MALIK
LAURA L. MCKEE
Debtor(s)

Case No. 15-22990GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/19/2015.
- 2) The plan was confirmed on 05/20/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/03/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/24/2020.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$64,551.22.
- 10) Amount of unsecured claims discharged without payment: \$980,470.61.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$164,740.88
Less amount refunded to debtor \$1,484.14

NET RECEIPTS: \$163,256.74

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$10,501.71
Court Costs \$0.00
Trustee Expenses & Compensation \$7,324.82
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$17,826.53

Attorney fees paid and disclosed by debtor: \$2,100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCED DISPOSAL	Unsecured	597.17	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP - AGENT	Unsecured	442.58	154.42	154.42	23.51	0.00
ATLANTIC BROADBAND*	Unsecured	487.33	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	657,495.29	NA	NA	0.00	0.00
CA CURTZE CO D/B/A SPECIALTY ST	Unsecured	20,485.92	20,485.92	20,485.92	3,118.78	0.00
CAPITAL ONE BANK NA**	Unsecured	6,378.00	6,164.05	6,164.05	938.41	0.00
CAPITAL ONE NA**	Unsecured	NA	235.46	235.46	35.85	0.00
DEERE & CO/JOHN DEERE CREDIT	Secured	2,600.65	2,168.41	2,168.41	2,168.41	0.00
DITECH FINANCIAL LLC(*)++	Secured	95,953.00	95,667.48	0.00	0.00	0.00
DITECH FINANCIAL LLC(*)++	Secured	0.00	120.50	0.00	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	8,411.00	7,232.41	7,232.41	1,101.06	0.00
ECAST SETTLEMENT CORP	Unsecured	5,936.00	6,899.17	6,899.17	1,050.33	0.00
ECMC(*)	Unsecured	71,511.00	71,225.56	71,225.56	10,843.38	0.00
FAYETTE BROADCAST CORPORATIO	Unsecured	1,936.00	NA	NA	0.00	0.00
FRANK FRATTO INC	Unsecured	471.81	NA	NA	0.00	0.00
GEORGE A FRANKS III	Unsecured	0.00	120,000.00	120,000.00	18,268.80	0.00
GRANITE STATE MANAGEMENT & R	Unsecured	324.00	NA	NA	0.00	0.00
GRANITE STATE MANAGEMENT & R	Unsecured	4,371.00	NA	NA	0.00	0.00
GRANITE STATE MANAGEMENT & R	Unsecured	4,371.00	NA	NA	0.00	0.00
GRANITE STATE MANAGEMENT & R	Unsecured	237.00	NA	NA	0.00	0.00
GRANITE STATE MANAGEMENT & R	Unsecured	17,442.00	NA	NA	0.00	0.00
GRANITE STATE MANAGEMENT & R	Unsecured	4,417.00	NA	NA	0.00	0.00
GRANITE STATE MANAGEMENT & R	Unsecured	11,626.00	NA	NA	0.00	0.00
GRANITE STATE MANAGEMENT & R	Unsecured	4,730.00	NA	NA	0.00	0.00
GRANITE STATE MANAGEMENT & R	Unsecured	10,698.00	NA	NA	0.00	0.00
GRANITE STATE MGMNT & RESOUR	Unsecured	23,334.00	74,724.38	74,724.38	11,376.04	0.00
HERALD STANDARD	Unsecured	1,160.00	NA	NA	0.00	0.00
HOME CITY ICE CO	Unsecured	1,324.90	NA	NA	0.00	0.00
JOSEPH AND LINDA SWARTZ	Unsecured	12,815.00	NA	NA	0.00	0.00
MASONTOWN TROPHY AND EMBRIC	Unsecured	3,147.87	NA	NA	0.00	0.00
NORTH FAYETTE COUNTY MUNICI	Unsecured	118.36	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ONE VIEW FINANCE	Unsecured	40,478.80	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	0.00	0.00	0.00	0.00
PNC BANK NA	Unsecured	14,653.00	15,151.22	15,151.22	2,306.62	0.00
PNC BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
PNC BANK NA	Secured	192,451.87	191,972.59	0.00	73,342.57	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	301.00	251.27	251.27	38.25	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,881.00	4,051.64	4,051.64	616.82	0.00
SIWEL SYSTEMS	Unsecured	0.00	0.00	59,171.46	9,008.26	0.00
SIWEL SYSTEMS	Secured	48,000.00	60,769.59	1,598.13	1,598.13	147.58
STATE WORKERS' INSURANCE FUNI	Unsecured	444.00	1,272.00	1,272.00	193.65	0.00
THOMAS AND CONSTANCE BATTAG	Unsecured	40,500.00	NA	NA	0.00	0.00
UNITED BANK INC	Unsecured	9,684.00	9,167.33	9,167.33	1,395.63	0.00
UNITED BANK INC	Unsecured	8,070.57	8,981.50	8,981.50	1,367.34	0.00
UNITED BANK INC	Secured	129,991.81	NA	NA	0.00	0.00
WELLS FARGO BANK NA D/B/A WEL	Secured	6,932.00	6,267.39	6,267.39	6,267.39	190.44
WEST PENN POWER*	Unsecured	1,005.42	216.50	216.50	32.96	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$73,342.57	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$6,267.39	\$6,267.39	\$190.44
All Other Secured	\$3,766.54	\$3,766.54	\$147.58
TOTAL SECURED:	\$10,033.93	\$83,376.50	\$338.02
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$405,384.29	\$61,715.69	\$0.00

Disbursements:

Expenses of Administration	<u>\$17,826.53</u>
Disbursements to Creditors	<u>\$145,430.21</u>
TOTAL DISBURSEMENTS :	<u>\$163,256.74</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/18/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.